Fill in this information to identify the case:

Debtor 1 Donna M. Smith

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania (State)

Case number 19-16923

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Statement / Response Date: 03/01/2024

Name of creditor: FirstKey Master Funding 2021-A Collateral Trust, U.S. Bank Trust National Association as Collateral Trust Trustee c/o Specialized Loan Servicing, LLC

Court claim no. (if known): 2-2

Last 4 digits of any number you use to identify the debtor's account: 6924

Property address: 2425 Arcola Street
Number Street

Philadelphia, PA 19153
City State ZIP Code

Part 2: Prepetition Default Payments

Check One:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: ______

Part 3: Postpetition Mortgage Payment

Check one

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: *
MM / DD / YYYY

***Total Debt Claim Paid in Full- Loan will be liquidated upon Discharge.**

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

Debtor 1 Donna M. Smith (First Name Middle Name Last Name) Case number (if known) 19-16923

a.	Total postpetition ongoing payments due:	(a)	$0.00
b.	Total fees, charges, expenses, escrow, and costs outstanding:	+ (b)	$0.00
c.	**Total**. Add lines a and b.	(c)	$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: ______ MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box::

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

✘ /s/ Mukta Suri Date 03/18/2024

Signature

Print Mukta Suri (First Name Middle Name Last Name) Title Authorized Agent for Specialized Loan Servicing LLC

Company Bonial & Associates, P.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address P.O. Box 9013 (Number Street)

Addison, Texas 75001 (City State ZIP Code)

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before March 18, 2024 via electronic notice unless otherwise stated.

Debtor ***Via U.S. Mail***
Donna M. Smith
2425 Arcola Street
Philadelphia, PA 19153

Debtors' Attorney
Michael I. Assad
Cibik Law, P.C.
1500 Walnut St
Ste 900
Philadelphia, PA 19102

Chapter 13 Trustee
Kenneth E. West
1234 Market Street - Suite 1813
Philadelphia, PA 19107

Respectfully Submitted,

/s/ Mukta Suri